

PRESCRIPTION DRUG BENEFIT Benefits At-A-Glance

Your prescription drug benefit will be administered by Caremark Inc.

The information below is a brief synopsis of your prescription drug benefits as well as some frequently asked questions about Caremark's prescription drug program. The program is easy to use and will save you money. On behalf of Caremark and **Montgomery County**, we feel confident you will find value in your prescription drug benefit program.

	RETAIL	MAIL SERVICE
WHEN:	For immediate drug needs or short-term medications	For maintenance or long-term medications
WHERE:	At over 55,000 Caremark participating retail pharmacies nationwide, including 20,000 independent community pharmacies. To locate a Caremark participating retail pharmacy in your area, simply access the Pharmacy Locator at www.caremark.com or call Caremark's Customer Care at 1-866-240-4926.	Simply mail your original prescription along with the Mail Service Order Form to Caremark and your medications will be sent directly to your home.
YOU PAY:	 \$5 for each generic prescription \$10 for each brand name prescription \$10 for each brand name prescription with no generic available 	 \$5 for each generic prescription \$5 for each brand name prescription \$5 for each brand name prescription with no generic available
DAY SUPPLY LIMIT:	34-day supply or 100 units	90-day supply
CAREMARK CUSTOMER CARE:	Caremark Customer Care 1-866-240-4926 or www.caremark.com	

(OVER) 13324-SUM01-0104

Frequently Asked Questions

ABOUT THE RETAIL PROGRAM

Q. How many refills can I get at a retail pharmacy?

A. There is no limit on the number of refills you may obtain at a retail pharmacy for your long-term maintenance medications.

If you use the Caremark Mail Service Program for long-term medications, you will pay only one co-payment* for up to a 90-day supply.

Q. May I obtain my medication from a non-participating pharmacy?

A. In most instances, you will not need to visit a non-participating pharmacy because there are over 55,000 participating pharmacies in the Caremark program. When you choose to go to a non-participating pharmacy, you will pay 100% of the prescription price. You may then submit a paper Claim Form, along with the original prescription receipt(s), to Caremark for reimbursement of covered expenses.

Q. How do I switch my prescription from a non-participating pharmacy to a Caremark participating retail pharmacy?

A. Go to a Caremark participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and make the transfer for you.

Q. When should I use a retail pharmacy instead of the Caremark Mail Service Program?

A. You should use the retail pharmacy for your immediate drug needs and for short-term medications. Use your Mail Service Program for your long-term maintenance medications. Ask your doctor for two prescriptions when you need to take your maintenance medications right away, one for up to a 34-day supply or 100 units and one for up to a 90-day supply with refills when clinically appropriate. Have the short-termsupply filled immediately at a Caremark participating retail pharmacy and send the 90-day supply prescription to Caremark.

ABOUT THE MAIL SERVICE PROGRAM

Q. Why should I use Caremark's Mail Service Program for my prescriptions?

A. Caremark's Mail Service Program provides a convenient and cost-effective way for you to order up to a 90-day supply of maintenance or long-term medication for direct delivery to your home. By using your Mail Service Program you minimize trips to the pharmacy while saving costs on your prescriptions.

Q. How long does it take for my prescriptions to arrive by mail?

A. You can expect to receive your prescription approximately 14 calendar days after Caremark receives your order.

Q. How do I check on the status of my order?

A. Check your refill order status at **www.caremark.com** or by dialing the caremark toll-free number, **1-866-240-4926**, on your touch-tone phone. Caremark.com is available 24 hours a day, seven days a week.

Q. How should I ask my doctor to write my prescription to receive the maximum benefit from Caremark's Mail Service Program?

A. Remind your doctor to write "90-day supply plus refills", when clinically appropriate, for maintenance medications that are purchased through Caremark's Mail Service Program. Caremark must fill your prescription for the exact quantity of medication that your doctor prescribes, up to your plan design limit.

ABOUT CAREMARK'S PRIMARY DRUG LIST PROGRAM

Q. What is a Primary Drug List?

A. A Primary Drug List is a list of preferred prescription medications that have been chosen because of their clinical and cost effectiveness. The primary drug list program promotes the use of generic medication whenever possible. Generic medications are therapeutically equivalent to brand name medications and must be approved by the U.S. Food and Drug Administration for safety and effectiveness.

Q. Where can I obtain a Primary Drug List brochure?

A. You can obtain a Primary Drug List brochure by either accessing **www.caremark.com** or by contacting Caremark's Customer Care at **1-866-240-4926**. **Please keep in mind that this is strictly a voluntary program.**

[†] Co-payment or co-pay means the amount a participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.